



IBAT Nuts & Bolts of Banking Summit

March 28-29, 2012 Sheraton Gunter, San Antonio

*Education Designed Specifically
for Community Bankers*



Why You Should Attend

Learn about the complete banking process:

- How community banks are structured and regulated;
- What are the banking functions including payments, deposits, and credit.

Topics will include:

- Types of financial intermediaries
- Regulatory overview
- Financial overview
- Time management

Who Should Attend

Anyone wanting a complete banking overview – veteran bankers looking for a refresher course, new employees who need to learn the basics, and bank suppliers who could use a primer on how a bank works.

About the Summit

Have you ever wondered why investors or customers prefer one type of financial institution over another? For that matter, have you wondered what the differences are? Then this summit is for you!

This two-day program is designed to acquaint attendees with banks, the banking environment, and what banks do. You will understand how banking institutions are structured and regulated along with what banks do and how they do it.

During the first day, you'll learn about the banking industry by talking about:

- **The types of financial institutions**...what makes them different and what makes them tick?
- **The regulatory agencies**...what are the differences and which institutions does each agency regulate?
- **What banks do**...what are the primary functions of banks including the deposit function, the payments function and the lending function?
- **Regulations**...what are all of the regulations that banks must meet from the "10,000 foot level"?

The second day, we'll talk about **you**...and how you use your time including keeping that all important "balance of life."

We'll also discuss those pesky numbers...Too often, the careers of bankers and those who work with bankers do not advance because they do not understand the numbers. That is, they haven't been given the opportunity to understand how a bank makes a profit and what they can do to influence profitability. "Demystifying" the numbers is an important part of this summit.

- You'll understand what capital is and its role in controlling bank growth.
- You'll have a better grasp of what assets are, how those drive the bank's earnings and where the money comes from to invest in assets.
- And finally, you'll understand what drives the earnings and how earnings are measured in terms of return on assets, net interest margin, non-interest income, overhead and efficiency.

Meet Your Summit Leader

Jay Phillips is passionate about banker education. His banking career spans 30 years, starting during his high school and college years where he worked in every aspect of community banking. Jay has served as CEO of independent banks and community banks owned by large holding companies, and was most recently CEO of a publicly traded, listed regional banking company on the Texas coast.

Jay founded the **Bank Operations Institute** 31 years ago and continues to direct the Institute, which is now in association with the **Independent Bankers Association of Texas** and the **Southwestern Graduate School of Banking Foundation**. He has taught numerous American Institute of Banking courses, RMA/Omega Commercial Loans to Business, and college management courses.

Jay served as the director for Executive and Professional Growth in the School of Management at The University of Texas Dallas. In that role, he managed non-degree programs primarily offered in Dallas's *Telecom Corridor* including open-enrollment programs, certificate programs and customized corporate programs. His clients included

Fujitsu Network Communications, Volvo North America, Alcatel, and a major soft drink manufacturer.

Now as principal of **Cerfis Group, Inc.**, Jay Phillips is a full-time speaker, trainer and consultant dedicated to assisting clients meet their strategic goals. He is a frequent speaker for industry groups including Texas Orthopaedic Association, Independent Bankers Association of Texas, Marquis Software Solutions, Western Independent Bankers Association, and the Southwest Automated Clearing House Association.

Summit Location

Sheraton Gunter Hotel
205 E. Houston Street
San Antonio, TX 78205
888-999-2089

Hotel Accommodations

Attendees may call the Sheraton Gunter directly at 888-999-2089 and ask for the IBAT Education Foundation – Nuts and Bolts of Banking rate of \$145 single occupancy. Reservations should be made by **March 6, 2012**.

Continuing Education

This seminar will provide ten (10) hours of Continuing Education Credits (CEU's).

Consent to Use of Photographic Images

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Summit Agenda

March 28-29, 2012

8:30—9:00am	Registration & Continental Breakfast
9:00—11:00am	Summit Program
11:00—11:15am	Refreshment Break
11:15am—Noon	Summit Program
Noon—1:00pm	Lunch
1:00—2:30pm	Summit Program
2:30—2:45pm	Refreshment Break
2:45—4:00pm	Summit Program

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REGISTRATION FORM

IBAT Nuts & Bolts of Banking Summit — March 28-29, 2012


Please Print

Name _____ Title _____

Bank/Firm _____ Email _____

Address _____ Tel. No. _____

City/State/Zip _____

 *Individuals in need of special assistance with regard to this program are requested to contact the registrar at least 5 days before the meeting so that appropriate arrangements can be made.*

Please select your payment method.


Check enclosed Credit Card (Discover, MasterCard, Visa) Invoice

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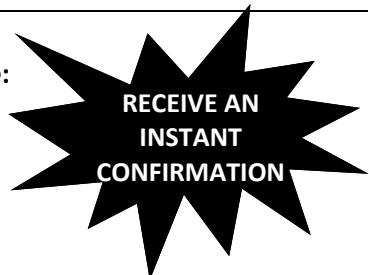
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Austin, TX 78701

 **Fax It In:**
512.322.9004


Registration:

	Mail/Fax	Register Online & Save!
IBAT Member	\$455	\$425
Leadership Division Member	\$435	\$405
Nonmember	\$555	\$525

 **Register online:**
www.ibat.org



The IRS now requires a notice on all registration forms, which informs the attendee of the amount of the registration fee representing food and beverage that is deductible as an ordinary business expense. We estimate the food cost portion of your basic registration fee is \$150. Under current tax law 50% of this amount is deductible as an ordinary business expense. Please contact your accountant or tax advisor for further details.

 **For More Information Contact:**
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Austin, TX 78701
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Cancellation Policy - Any cancellations made 5 business days prior to the program date are subject to a \$75 processing fee. You may substitute another person in your place at any time prior to the program date. Please inform the Registrar of the substitution. Course materials will be mailed to registrants who are unable to attend the program.